

## **THE IMPACT OF EACH ELEMENT OF EMOTIONAL INTELLIGENCE ON CUSTOMER SERVICE DELIVERY: A CUSTOMER SATISFACTION PERSPECTIVE**

**EMELIA DANQUAH<sup>1</sup> & THEOPHILUS B. WIREKO<sup>2</sup>**

<sup>1</sup>Lecturer, Accra Institute of Technology, Accra, Ghana

<sup>2</sup>Dean of Business School, Accra Institute of Technology, Accra, Ghana

### **ABSTRACT**

This paper seeks to investigate the impact of each element of emotional intelligence on customer service delivery in the banking sector, while consideration is given to how each of emotional intelligence constructs affect customer satisfaction. The study is a quantitative research and case study of the banking sector. Its population is employees and customers of the banking sector. Data are mainly analyzed using ordinary least squares regression and correlation tests. Findings of the study indicate that each construct of emotional intelligence highly positively relates to service delivery and customer satisfaction. Moreover, all of the constructs directly predict customer service delivery, with a predictive variability of 87%. It is found that “social skills” makes the highest influence on service delivery and customer satisfaction, but the predictive influence of “self-awareness” on both service delivery and customer satisfaction is insignificant. It is recommended that management of banks use training and human resource development programs to equip employees with the competences of the four elements of emotional intelligence, giving particular attention to “social skills” in this regard.

**KEYWORDS:** Service Delivery, Customer Satisfaction, Emotional Intelligence, Self, Awareness, Self, Regulation, Social Awareness, Social Skill, Banking Sector

### **INTRODUCTION**

Service delivery is a primary means of realizing expected financial performance and growth in many sectors of business. It offers an opportunity for service organizations to persuade customers and potential customers for their patronage. In the service sector, service delivery forms the framework of practices for attaining desired customer patronage, satisfaction and retention (Kenbach & Nicola, 2005). Similarly, fortifying the relationship between service delivery and customer demand, satisfaction and retention in the service sector is the guiding strategy to maximum organizational performance (Radha & Prasad, 2013; Kenbach & Nicola, 2005). Service delivery offers a medium for banks to ensure quality of services to meet customer preferences and expectations in view of the high level of competition in the banking sector (Radha & Prasad, 2013). In the service sector such as the banking sector, service delivery is purposed for service quality, where service quality is said to be a measure of the appropriateness of service delivery (Harvey, 1998; Radha & Prasad, 2013). Service quality is defined as the result of comparing expectations with performance in service delivery (Harvey, 1998). Service quality is the resulting condition of a service delivery strategy (Farris et al. 2010). Theoretically and empirically, service delivery is said to determine service quality, which in turn affects customer satisfaction and retention (Zeithaml, et al. 1990). As a result, appropriateness of service delivery is measured as service quality (Zeithaml, et al. 1990; Harvey, 1998).

To ensure effective service delivery and its impact on customer patronage, satisfaction and retention, theory and research suggest services to be delivered in the strategy of relationship management (Petrides, 2011; Zahid et al. 211). In a similar recommendation, Komlosi (2013) argues that emotional intelligence (EI) is the basis of effective service delivery through customer relationship management. Invariably, service sector organizations are expected to premise the adoption of principles of relationship marketing in developing and managing organisation-customer interfaces on employees' emotional intelligence (Kenbach & Nicola, 2005; Radha & Nicola, 2013).

Emotional intelligence (EI) is defined as the ability to identify, assess and control the emotions of oneself, of others and of groups (Harms & Credé, 2010). It was first defined by Mayer & Salovey (1997) as "the ability to monitor one's own and others' feelings and emotions, to discriminate among them and to use this information to guide one's thinking and actions" (p. 18). This definition was later modified by Mayer & Salovey (2001) to "the ability to perceive emotion, integrate emotion to facilitate thought, understand emotions and to regulate emotions towards personal growth" (p. = 233). Other modern definitions and concepts of emotional intelligence are influenced by the above definitions and the works of Goleman (1996).

Emotional intelligence is currently divided into trait or ability emotional intelligence, and the two are often treated as mixed emotional intelligence (Mayer et al. 2001). The mixed emotional intelligence is the general way of reckoning EI. Goleman (1996) derived five elements for EI (i.e. self-awareness, self-regulation, social skill, empathy and motivation). This was later reviewed by Goleman (1997) to four, namely self-awareness, self-regulation, social awareness and social skill. The measurement of each type of EI has been worked on from different angles of thought and assumptions. Later in this paper, a discussion is made on current models and scales used in measuring the four constructs of EI.

Research and theory have satisfactorily showed that emotional intelligence affects organisational performance (Mayer et al. 2001), especially in health care (Freshman & Rubino, 2002; Martins et al. 2010) and customer service delivery (Kenbach & Nicola, 2005; Radha & Prasad, 2013). In banking, EI is identified as a factor that contributes to service quality, customer satisfaction and retention through service delivery (Radha & Prasad, 2013). This implies that the ability of employees of banks to exhibit self-awareness, self-regulation, social awareness and social skill impacts customer service delivery, service quality and customer satisfaction and retention. With emotional intelligence, banks are able to treat customers as "blood relations" (Kenbach & Nicola, 2005).

## RESEARCH PROBLEM

Service quality has been the priority of most banks in the financial sector, but there is a serious missing link between giving service quality priority in the sector and ensuring it. Following a series of researches, managements of banks have come to recognize customer-focus service delivery as the livewire of the growth of their business (Harvey, 1998; Radha & Prasad, 2013). Many banks have also made seemingly significant effort to ensure service quality in banking (Harvey, 1998; Radha & Prasad, 2013; Kenbach & Nicola, 2005). Yet, Kenbach & Nicola (2005) argues that the quality of the services of banks is either minimal or abysmally low, a reason for the recession of many banks in recent times. In the face of competition, the financial performances of many banks fluctuate. One major factor that contributes to this is the fact that the relationship between banks and their customers is not well shaped (Radha & Prasad, 2013; Kenbach & Nicola, 2005).

Similarly, Kenbach & Nicola (2005) posited that banks which cannot keep customers are those unable to relate to customers as “blood relations”. By mentioning the phrase “blood relations”, they argue that these banks are not able to relate to employees as biological siblings; thus endearing stakeholders who want their banking needs to be seen and addressed with greater depth of brotherly warmth. This situation is said to be tantamount to a lack of recognition for emotional intelligence in service delivery in the banking sector (Radha & Prasad, 2013; Kenbach & Nicola, 2005). The lack of emotional intelligence in banks’ endeavor with customers is seen to be a basis of the partiality of banking service quality (Radha & Prasad, 2013). To a greater extent banks plan for service delivery to ensure service quality and customer satisfaction, but research shows that most of them do this with no recognition for emotional intelligence as a relationship tool on which service delivery accelerates (Radha & Prasad, 2013; Kenbach & Nicola, 2005).

This is as a result of a lack of popular empirical evidence about the impact of emotional intelligence on service delivery and customer satisfaction. The few researches available in this regard could not reveal the impact of each element of emotional intelligence on service delivery. Meanwhile, information about this is needed by banks to detail and perfect plans for adopting principles of emotional intelligence in service delivery towards maximizing service quality. Consequently, this study was to contribute to the scant body of knowledge about the impact of each element of emotional intelligence on service delivery and customer satisfaction in the banking sector.

## RESEARCH OBJECTIVE

This paper seeks to build on the existing body of knowledge about the impact of each element of emotional intelligence (EI) on customer service delivery and customer satisfaction in the banking sector. This objective is accomplished in two phases: (1) investigating the relationships between elements of EI and service delivery and customer satisfaction; and (2) using the elements of EI as covariates in relationship between service delivery and customer satisfaction.

## LITERATURE REVIEW

The performance of relationship employees of banks and how it impacts service quality and customer satisfaction is underpinned by Goleman’s (1995) model of mixed emotional intelligence. It argues that emotional competences are not innate talents; rather they can be learned. This implies that people can be trained to acquire emotional intelligence. Though the credibility of Goleman’s (1995) model has been challenged from different conceptual standpoints (Mayer et al., 2001), it remains the most acceptable derivative for mutual social interaction and business relationships. The model of Goleman (1995) was originally modified to consist of five main EI constructs or elements by him. These five constructs are explained as follows in the context of customer service delivery in marketing:

- **Self-Awareness:** It is the ability to know customers’ and one’s emotions, strengths, weaknesses, drives, values and goals and recognize their impact on others while using gut feelings to guide decisions (of the service provider).
- **Self-Regulation:** This involves controlling or redirecting one’s disruptive emotions and impulses and adapting to changing circumstances of customers. This is based on the fact that customer taste, preferences or/demands keep changing with time.

- **Social Skill:** This involves managing relationships with customers to move them in the desired direction of patronage and retention.
- **Empathy:** This deals with considering customers' feelings, especially when making decisions about product/service packaging and customer-focused strategy implementation.
- **Motivation:** This is a psychological element that drives the service provider to achieve the highest level of customer patronage and satisfaction through service quality.

Boyatzis, Goleman & Rees (1998) later reduced the above five constructs to four, namely self-awareness, self-regulation, social awareness and social skill. The model of the five constructs came with 25 emotional and social competences. The four constructs model, made up of 19 emotional competences, has become the modern framework of measuring EI (Bradberry & Greaves, 2008).

Based on Boyatzis' et al. (1998) revised model, various scales have been developed to measure EI. Broadly, the measurement of mixed EI is currently based on the Emotional and Social Competency Inventory (ESCI) scale developed by Boyatzis and Goleman in 2007 (Bradberry & Greaves, 2008). Meanwhile, this scale is the new version of the Emotional Competency Inventory scale, also developed by Goleman and Boyatzis in 1999. The Emotional Intelligence Appraisal scale is used as a self-report or 360-degree assessment scale (Bradberry & Greaves, 2008).

Though relatively not a popular area, the impact of emotional intelligence on customer service delivery or service provider's performance has been established at the level of research. In the studies of Martins et al. (2010), Zahid et al. (2011) and Komlosi (2013), emotional intelligence was found to impact service provider's performance in health, software engineering and hospitality industries respectively. Freshman & Rubino (2002) also found that emotional intelligence impact service provider's performance in health care. The research of Radha & Prasad (2013), as well as Kenbach & Nicola (2005) established a relatively long chain of relationship between emotional intelligence and service delivery, customer satisfaction and retention in the banking sector, providing a more fitting empirical background in this study. Wirtz & Chung (2003) also found in their research that emotional intelligence has substantial bearing with customer satisfaction through service quality, the outcome of service delivery.

These studies, carried out in various fields, have upheld the relationship between emotional intelligence and service delivery. But these studies used populations foreign to the banking sector of Ghana, for which their findings are not vigorously applicable due to regional differences in customer behavior and internal industry differences. This gap in these studies constitutes the empirical motivation for this study.

## HYPOTHESES

**H<sub>01</sub>:** Each of the following elements of emotional intelligence is not significantly related to customer service delivery: (1) self-awareness; (2) self-regulation; (3) social awareness (4) social skill.

**H<sub>02</sub>:** Each of the following elements of emotional intelligence is not significantly related to customer satisfaction: (1) self-awareness; (2) self-regulation; (3) social awareness (4) social skill.

**H<sub>03</sub>:** Service quality is not significantly related to customer service delivery.



**H<sub>04</sub>:** The relationship between customer service delivery and customer satisfaction is not affected by emotional intelligence elements.

## METHODOLOGY

This study adopted a combination of the quantitative and case study research techniques. The use of the quantitative research made way for using inferential statistics in hypotheses testing. The main rationale for using the quantitative approach is to provide adequate basis for estimating reliability and validity of findings, with the need for the generalization of results in mind. The study was also given a case study research orientation to focus on the banking sector, with the objective of making in-depth investigation of the impact of elements of ability emotional intelligence on service delivery and customer satisfaction and making suggestions unique to the enhancement of service delivery in the banking sector.

The population of this study was customers and employees of banks in Ghana. The specific population was employees and customers who have been respectively working and banking with Ghanaian banks for at least five (5) years. Participating employees were relationship or officers or front desk staff members of the banks. Relationship employees and customers were used in this study owing to the fact that measurement of constructs of ability emotional intelligence in the face of service quality (i.e. outcome of service delivery) customer satisfaction is based on perceptions of employees and behavioral patterns of employees' service delivery. Participating employees and customers were to have, at least, five (5) years relationship experience with the banks to ensure that outcomes of measuring constructs were driven by ample experience and knowledge of participants, setting the foundation for data validity.

A sample size of 220 for each of employees and customers was chosen from a group of 20 banks in Ghana. The sample size was reached using probability sampling methods, namely simple random and stratified sampling, which together allowed for generalizing findings over the Ghanaian banking sector. The determination of the sample size was informed by the theoretical sample size table of Krejcie & Morgan (1970).

A self-administered question for employees and customers was used. Constructs of emotional intelligence were measured with employees' questionnaire, which served as a medium of measuring employees' EI potential, at the continuous level, in service delivery. The Emotional Intelligence Appraisal (EIA) and Emotional and Social Competency Inventory (ESCI) scales of EI were used in this measurement. Customer satisfaction and service delivery were measured with customers' questionnaire, which was based on the Zeithml et al. (1990) Service Delivery scale. Through a pilot study conducted on the same population, a reliability level of 78% (for employees) and 74% (for customers) was reached using SPSS.

In data collection, customers (of the sample) at the various banking premises were asked to respond to questionnaires after they had just been attended to by the participating relationship officers, after which employees were issued with questionnaires for completion. This strategy was to ensure that customers provided information based on their current experiences with service delivery. Employees were made to provide responses after customers had done so to avoid employees' self-favored responses caused by their prior knowledge of the data collection exercise.

Data analysis was done using SPSS. Statistical tools of data analysis were the *t* test, ordinary least squares (OLS) regression and Pearson's and partial correlation tests. These statistical tools were used owing to the fact that continuous data were involved in this study. Generally, continuous (i.e. ratio and interval level) data are analyzed with parametric

statistical tools. OLS regression was used to examine the relationship between elements of EI and service delivery and customer satisfaction. Relationships between variables were identified using Pearson's and partial correlation tests.

## RESULTS

This study seeks to investigate the impact of each element of emotional intelligence on service quality and customer satisfaction in the banking sector. This section presents results of this study. Meanwhile, the validity of findings and conclusions in this study is based on whether basic conditions are satisfied. Whether these conditions are satisfied or not is verified randomly in the course of presenting findings.

**Table 1: Test of Normality of Data**

	Shapiro-Wilk		
	Statistic	df	Sig.
Self-awareness	.701	220	.211
Social-awareness	.701	220	.756
Self-regulation	.750	220	.433
Social-skill	.622	220	.099
Service delivery	.575	220	.114
Customer satisfaction	.622	220	.565

Table 1 comes with Shapiro-Wilk test of normality of data. This test verifies whether one basic condition necessary for valid results and conclusions, the normality condition, is satisfied. The null hypothesis tested is that data associated with each continuous variable (in Table 1) are normally distributed. This hypothesis is tested at 5% level of significance. From the table, this test is insignificant for each variable at  $p > .05$ . This implies that data associated with all variables in Table 1 are normally distributed or approximately normally distributed. Thus the normality condition is satisfied at 5% level of significance. The first null hypothesis of this study states that there is no significant relationship between service delivery and the four elements of emotional intelligence. This is tested at 5% significance level. Tables 2 to 5 test this hypothesis.

**Table 2: Correlations – Constructs of Emotional Intelligence and Service Delivery**

		Service Delivery	Self-Awareness	Self-Regulation	Social-Awareness	Social-Skill
Pearson Correlation	Service delivery	1.000	.601	.804	.614	.739
	Self-awareness	.601	1.000	.889	.99	.893
	Self-regulation	.804	.889	1.000	.899	.821
	Social-awareness	.614	.99	.899	1.000	.903
	Social-skill	.739	.893	.821	.903	1.00
Sig. (1-tailed)	Service delivery	.	.000	.000	.000	.000
	Self-awareness	.0000	.	.000	.000	.000
	Self-regulation	.000	.000	.	.000	.000
	Social-awareness	.000	.000	.000	.	.000
	Social-skill	.000	.000	.000	.000	.
N	Service delivery	220	220	220	220	220
	Self-awareness	220	220	220	220	220
	Self-regulation	220	220	220	220	220
	Social-awareness	220	220	220	220	220
	Social-skill	220	220	220	220	220

Table 2 shows Pearson's correlation between service quality and the four elements of emotional intelligence. From the table, service delivery is highly positively related to self-awareness [ $r(220) = .601, p = .000$ ]; self-regulation [ $r(220) = .804, p = .000$ ]; social awareness [ $r(220) = .614, p = .000$ ]; and social skills [ $r(220) = .739, p = .000$ ]. These correlations mean that service delivery improves in the banking sector as employees' ability to demonstrate the four elements of emotional intelligence enhances. These high correlations indicate the possibility that the four elements of emotional intelligence are good predictors of service delivery (i.e. service quality).

**Table 3: Model Summary<sup>b</sup> – Prediction of Service Delivery**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.933 <sup>a</sup>	0.87	0.867	0.17917	2.037
a. Predictors: (Constant), Social-skill, Self-regulation, Self-awareness, Social-awareness					
b. Dependent Variable: Service delivery					

Table 3 is the model summary in the prediction of service delivery from the four elements of emotional intelligence. The R Square value shows that the four elements are strong or good predictors of service delivery. More precisely, the four elements of emotional intelligence account for 87% of variability (influence) on service delivery. The status of service delivery, in this regard, can be said to be largely affected by the four elements of emotional intelligence. The value of the Durbin-Watson statistic indicates that another important condition of regression analysis, independence of errors, is satisfied.

**Table 4: ANOVA<sup>b</sup> – Prediction of Service Delivery**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	46.094	4	11.523	358.97	.000 <sup>a</sup>
Residual	6.902	215	.032		
<b>Total</b>	<b>52.995</b>	<b>219</b>			
a. Predictors: (Constant), Social-skill, Self-regulation, Self-awareness, Social-awareness					
b. Dependent Variable: Service delivery					

Table 4 is an ANOVA test that comes with the prediction of service delivery by the four elements of emotional intelligence. At 5% significance level, the test is statistically significant,  $F(4, 215) = 358.970, p = .000$ . This implies that the four elements of emotional intelligence are significant linear predictors of service delivery. This situation further validates and buttresses the strength of the prediction of service delivery by Social-skill, Self-regulation, Self-awareness and Social-awareness.

**Table 5: Coefficients – Prediction of Service Delivery**

Model		Un Standardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.191	.068		17.422	.000
	Self-awareness	-.188	.127	-.257	-1.477	.141
	Self-regulation	.936	.042	1.264	22.473	.000
	Social-awareness	-.812	.138	-1.110	-5.873	.000
	Social-skill	.689	.042	.932	16.240	.000
a. Dependent Variable: Service delivery						

Table 5 shows the coefficients of the regression equation formed in the prediction of service delivery by the four elements of emotional intelligence. The area of interest in this table has to do with the *t* tests associated with the independent variables. It can be seen that apart from self-awareness, whose *t* statistic is insignificant at 5% significant level ( $p = .141$ ), self-regulation ( $p = .000$ ), social awareness ( $p = .000$ ) and social skill ( $p = .000$ ) have significant *t* statistics. Thus, apart from self-awareness (which may be ignored in the regression equation), the other three independent variables are worth considering in the regression equation. Though service delivery is significantly related to by the four elements of emotional intelligence, Self-regulation, social-awareness and social-skill are more worth consideration in its prediction. Though not contained in Table 5 owing to page layout problems, the multi-co linearity condition is satisfied, as each independent variable has a Variance Inflation Factor (VIF) of less than 10.

The second null hypothesis of this study states that there is no relationship between customer satisfaction and the four elements of emotional intelligence. This is also tested at 5% level of significance. The endpoint of testing this hypothesis would indicate whether the four elements of emotional intelligence make a direct effect on customer satisfaction.

**Table 6: Correlations – Constructs of Emotional Intelligence and Customer Satisfaction**

		Customer Satisfaction	Self-Awareness	Self-Regulation	Social-Awareness	Social-Skill
Pearson Correlation	Customer satisfaction	1.000	.804	.729	.819	.921
	Self-awareness	.804	1.000	.889	.99	0.893
	Self-regulation	.729	.889	1.000	.899	0.821
	Social-awareness	.819	.99	.899	1.000	0.903
	Social-skill	.921	.893	.821	.903	1.000
Sig. (1-tailed)	Customer satisfaction	.	.000	.000	.000	.000
	Self-awareness	.000	.	.000	.000	.000
	Self-regulation	.000	.000	.	.000	.000
	Social-awareness	.000	.000	.000	.	.000
	Social-skill	.000	.000	.000	.000	.
N	Customer satisfaction	220	220	220	220	220
	Self-awareness	220	220	220	220	220
	Self-regulation	220	220	220	220	220
	Social-awareness	220	220	220	220	220
	Social-skill	220	220	220	220	220

Table 6 shows Pearson's correlation between customer satisfaction and the four elements of emotional intelligence. From the table, customer satisfaction is highly positively related to self-awareness [ $r(220) = .804$ ,  $p = .000$ ]; self-regulation [ $r(220) = .729$ ,  $p = .000$ ]; social awareness [ $r(220) = .819$ ,  $p = .000$ ]; and social skills [ $r(220) = .921$ ,  $p = .000$ ]. These correlations mean that customer satisfaction improves in the banking sector as employees' ability to exhibit the four elements of emotional intelligence enhances. These high correlations indicate the possibility that the four elements of emotional intelligence are good predictors of customer satisfaction.

**Table 7: Model Summary<sup>b</sup> – Prediction of Customer Satisfaction**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.923 <sup>a</sup>	.852	.849	.18355	2.021
a. Predictors: (Constant), Social-skill, Self-regulation, Self-awareness, Social-awareness					
b. Dependent Variable: Customer satisfaction					



Table 7 is the model summary in the prediction of customer satisfaction from the four elements of emotional intelligence. The R Square value shows that the four elements are strong predictors of customer satisfaction. In other words, the four elements of emotional intelligence account for 85.2% of variability (influence) in customer satisfaction. Comparatively, the four elements' influence on service delivery is slightly higher relative to their effect on customer satisfaction. This is practically normal, as the four elements are exhibited during service delivery. Moreover, the elements' effect on customer satisfaction is rooted in their effects in service delivery.

**Table 8: ANOVA <sup>b</sup>- Prediction of Customer Satisfaction**

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	41.739	4	10.435	309.734	.000 <sup>a</sup>
	Residual	7.243	215	0.034		
	<b>Total</b>	<b>48.982</b>	<b>219</b>			
a. Predictors: (Constant), Social-skill, Self-regulation, Self-awareness, Social-awareness						
b. Dependent Variable: Customer satisfaction						

Table 8 is an ANOVA test that comes with the prediction of customer satisfaction by the four elements of emotional intelligence. At 5% significance level, the test is statistically significant,  $F(4, 215) = 309.734$ ,  $p = .000$ . This implies that the four elements of emotional intelligence are significant linear predictors of customer satisfaction. This situation further validates and buttresses the strength of the prediction of customer satisfaction by Social-skill, Self-regulation, Self-awareness and Social-awareness.

**Table 9: Coefficients – Prediction of Customer Satisfaction**

Model		Un standardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.136	.070		16.233	.000
	Self-awareness	-.179	.130	-.255	-1.376	.170
	Self-regulation	-.062	.043	-.086	-1.443	.151
	Social-awareness	.179	.142	.255	1.264	.207
	Social-skill	.703	.043	.990	16.178	.000
a. Dependent Variable: Customer satisfaction						

Table 9 shows the coefficients of the regression equation formed in the prediction of customer satisfaction by the four elements of emotional intelligence. The area of interest in this table has to do with the  $t$  tests associated with the independent variables. It can be seen that only social skill has a significant  $t$  statistic at 5% significant level ( $p = .000$ ). The other elements do not have a significant  $t$  statistic ( $p > .05$ ). Self-awareness, self-regulation and social awareness may therefore be ignored in the regression equation linking up with customer satisfaction. Though customer satisfaction is significantly related to by the four elements of emotional intelligence, only social skill is worth consideration in its prediction. This is because some of the elements have contributed their influences on service delivery, which in turn influences customer satisfaction.

**Table 10: Relationship between Service Delivery and Customer Satisfaction**

		Service Delivery	Customer Satisfaction
Service delivery	Pearson Correlation	1	.795**
	Sig. (2-tailed)		.000

	N	220	220
Customer satisfaction	Pearson Correlation	.795**	1
	Sig. (2-tailed)	.000	
	N	220	220
**. Correlation is significant at the 0.05 level (2-tailed)			

Table 10 shows the correlation between service delivery and customer satisfaction. The null hypothesis is that there is no significant relationship between service delivery and customer satisfaction. At 5% level of significance, there is a significantly high positive relationship between service delivery and customer satisfaction [ $r(220) = .795, p = .000$ ]. That is, improved service delivery increases customer satisfaction. This justifies findings about the prediction of customer satisfaction by the four elements. This is to say that some of the four elements had exhausted their influences in predicting service delivery, a reason for which most of them could not significantly predict customer satisfaction. Regardless of this, each of the four elements is highly related to customer satisfaction. It can be concluded in this regard that not all four elements of ability emotional intelligence could predict customer satisfaction directly, but most did so indirectly through service delivery.

**Table 11: Partial Correlations for Service Delivery and Customer Satisfaction**

Variable Pair	N	Covariate	Original r	Controlled r	Change in r
Service delivery*Customer satisfaction	220	Self-awareness	.795	.656	.139
	220	Self-regulation	.795	.512	.283
	220	Social awareness	.795	.644	.151
	220	Social skill	.795	.434	.361

Table 11 shows results of partial correlation tests between service delivery and customer satisfaction, where the four elements of emotional intelligence constitute the covariates. As shown in Table 10, the relationship between service delivery and customer satisfaction at 5% significance level is significant, ( $r = .795$ ). Since service delivery is highly positively related to by each element of emotional intelligence, it is logical to say that the high positive relationship between service delivery and customer satisfaction is accounted for by them individually. As a result, it is worthwhile to see the extent of the relationship between service delivery and customer satisfaction when the effect of each of the four elements is taken away.

In Table 11, when the effect of self-awareness is taken away, the relationship between service delivery and customer satisfaction reduces by .139 to .656. Therefore, self-awareness contributes some portion of the effect service delivery makes on customer satisfaction. It implies that self-awareness really influences service delivery positively as revealed earlier in Table 2. In Table 11, social skill makes the largest contribution to the relationship between service delivery and customer satisfaction at  $r = .361$ . It is therefore of no surprise that, social skill is the only element that significantly predicts both customer satisfaction and service delivery (Please see Tables 5 and 9). It can therefore be argued that social skill is the most influential element of the four elements of ability emotional intelligence in the banking sector.

## DISCUSSIONS

Findings of this study indicate that each construct of emotional intelligence impacts service delivery and customer satisfaction. Moreover, this relationship is predictive in that service delivery is significantly predicted by all elements of emotional intelligence, except self-awareness. Customer satisfaction is also predicted by social skill. The impact of each element of emotional intelligence on service delivery in the banking sector is supported both by the studies of

Radha & Prasad (2013). At the general level, this study's finding is also supported by the studies of Kenbach & Nicola (2005), Martins et al. (2010), Zahid et al. (2011), Komlosi (2013) and Wirtz & Chung (2003). At the theoretical level, the impact of service delivery on customer satisfaction is supported by the argument of Goleman's (1995) model that emotional intelligence promotes organizational performance. This is owing to the fact that a good level of customer satisfaction always translates into organizational growth.

## CONCLUSIONS AND RECOMMENDATIONS

The relationship between customer service delivery and customer satisfaction is significantly affected by each of the emotional intelligence elements (i.e. self-awareness, self-regulation, social awareness and social skill). Moreover, each of self-awareness, self-regulation, social awareness and social skill significantly affects customer satisfaction. Service delivery is significantly predicted by self-regulation, social awareness and social skill, while customer satisfaction is only significantly predicted by social skill. Service quality is significantly positively related to customer service delivery. Most elements of EI affect customer satisfaction indirectly through service delivery. Social skill is the most influential element on service delivery.

As Goleman's (1995) model of emotional intelligence suggests, EI can be learned. Hence, banks are encouraged to give utmost priority to equipping their employees with each element of emotional intelligence through training and other human development programs. A greater deal of attention could be given to each construct of EI based on their potential to predict service delivery. Since social skill is the construct that best predicts both service delivery and customer satisfaction, banks are encouraged to pay critical attention to equipping their relationship employees with it. However, all four elements positively affect service delivery and customer satisfaction; hence all are worth considering by managements of banks. It is suggested that future researches examine the detail effects of the 19 competences of emotional intelligence.

## REFERENCES

1. Bradberry, T., Greaves, J. (2009). *Emotional Intelligence 2.0*. San Francisco: Publishers Group West.
2. Boyatzis, R., Goleman, D., Rhee, K. (1998). Clustering competence in emotional intelligence: insights from the emotional competence inventory (ECI).
3. Farris, P. W.; Neil T. B.; Pfeifer, P. E.; Reibstein, D. J. (2010). *Marketing Metrics: The Definitive Guide to Measuring Marketing Performance*. Upper Saddle River, New Jersey: Pearson Education, Inc.
4. Freshman, B., Rubino, T. (2002). Emotional Intelligence: A Core Competency for Healthcare Professionals, *Health Care Manager*, **20** (4): 1-9.
5. Goleman, D. (1995). *Emotional Intelligence*, Bantam Books.
6. Goleman, D. (1996). *Emotional Intelligence: Why it can Matter more than IQ*, London, Bloomsbury Publishing.
7. Goleman, D. (1998). *Working with Emotional Intelligence*, London, Bloomsbury Publishing.
8. Harms, P. D.; Credé, M. (2010). Remaining Issues in Emotional Intelligence Research: Construct Overlap, Method Artifacts, and Lack of Incremental Validity, *Industrial and Organizational Psychology: Perspectives on Science and Practice*, **3** (2): 154–158.
9. Harvey, J. (1998). Service quality: A tutorial, *Journal of Operations Management*, **16**, 583–597

10. Martins, A.; Ramalho, N.; Morin, E. (2010). A comprehensive meta-analysis of the relationship between emotional intelligence and health, *Journal of Personality and Individual Differences*, **49** (6): 554–564.
11. Mayer, J.D., Salovey, P., Caruso, D.L., Sitarenios, G. (2001). Emotional intelligence as a standard intelligence, *Emotion*, **1**, 232-242.
12. Mayer, J. D., Salovey, P., (1997). What is Emotional Intelligence? In Salovey, P. and Sluyter, D. (eds), *Emotional Development and Emotional Intelligence: Implications for Educators*, New York, Basic Books, pp. 3-31
13. Kenbach, S., Nicola, S. S. (2005). The impact of service provider emotional intelligence on customer satisfaction, *Journal of Service Marketing*, **19** (2): 12-19.
14. Komlosi, E. (2013). The role of trait emotional intelligence in task and conceptual performance: the case of functional managers in the hotel industry, *Pannon Management Review*, **2** (1): 23-33.
15. Radha, S., Prasad, N. (2013). A study on customer orientation as between Emotional Intelligence and Service Performance in Banks, *International Journal of Business and Management Invention*, **2** (5): 60-66.
16. Petrides, K. V. (2011). *Ability and Trait Emotional Intelligence: Background and History*, Blackwell Publishing, pp. 665-668.
17. Wirtz, J.; Chung L., M. (2003). An Empirical Study on The Quality and Context-specific Applicability of Commonly Used Customer Satisfaction Measures, *Journal of Service Research*, **5** (4): 345-355.
18. Zahid, Q., Wasim, N., Raziq, S. (2011). The impact of emotional intelligence on quality of service in software industry of Pakistan, *International Journal of Marketing Management*, **33** (1): 233-246.
19. Zeithaml, K. Parasuraman, A., Berry, L. (1990). *Delivering Quality Service; Balancing Customer Perceptions and Expectations*, Free Press.